

# **THE IMPACT OF DOMESTIC VIOLENCE ON THE TENNESSEE ECONOMY**

**A Report to the Tennessee General Assembly**

**Presented by**

**Tennessee Economic Council on Women  
Nashville, Tennessee  
January, 2006**



**State of Tennessee**  
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Greetings:

Over the course of the past two years, the Economic Council on Women has undertaken research to determine the economic impact of domestic violence in Tennessee. In that time, there have been changes in two very telling statistics. First, we've gone from 7th in the Nation to 5th in the number of women who are murdered each year – usually by an intimate partner and usually with a gun. Also in that time, the Center for Disease Control has increased its estimation of the occurrence of domestic violence from 1 in 4 families to 1 in 3.

What we've learned is that these figures are only the tip of the iceberg. Domestic violence by all accounts is still the most underreported crime. We still don't talk about it in polite company and we've refused to see it as anything other than an unfortunate incident that happens somewhere else. The truth is that it happens daily to women of all economic levels, all races, all nationalities, all religious groups. And it's happening more frequently.

Dealing with domestic violence has become a multi-million dollar business. Between the money expended to imprison the offenders to the increasing costs of maintaining a safe work environment or paying the litigation expenses of not doing so, domestic violence is making a significant negative economic impact.

The Council thanks all of those people who assisted in this report. At our request, representatives of business, the legal field, medical and mental health professionals and social service providers presented testimony at public hearings across the State. So many others gave us their time and perspectives in private interviews. Their honesty and forthrightness in educating us about what we know – and what we don't know – about this issue was invaluable. Finally, we must thank the brave women who shared their stories with us. Their ability to face each new day requires a special kind of courage.

Sincerely,

A handwritten signature in black ink, appearing to read "Carol B. Berz".

Carol B. Berz  
Chair, Economic Impact Committee

A handwritten signature in black ink, appearing to read "Jennifer L. Rawls".

Jennifer L. Rawls  
Executive Director

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## EXECUTIVE SUMMARY

Tennessee has gone from 7<sup>th</sup> in the Nation to 5<sup>th</sup> in the number of women who are murdered each year and the Center for Disease Control has increased it's estimation of the occurrence of domestic violence from 1 in 4 families to 1 in 3.

This research and report is the first by any state designed to estimate the economic impact of domestic violence to its citizens, individual, corporate and community.

What psychologists and law enforcement have told us for years is also true of this report: there is a significant gap between identified and reported cases and actual domestic violence incidents.

Between the Tennessee data that does exist and a survey of the national data, the following estimates can be made:

The number of DV related incidents in the workplace is escalating and creating additional liability for employers. Companies in Tennessee already lose at least \$10 million per year in paid work time due to DV related injuries. This does not include time off for court testimony, obtaining an order of protection or receiving attention from medical and/or legal professionals.

The known domestic violence related cases in Tennessee are costing over \$33 million in healthcare costs. These costs are ultimately paid by Medicaid, private or group insurance, public resources (free clinics, for example) or out-of-pocket by the victim.

Tennessee spends almost \$15 million per year in prison costs for domestic violence murderers.

The minimum cost to place a child in state custody and provide basic testing and counseling is \$5,000.00 per month.

### **Conclusions and Recommendations**

Policy-making in Tennessee does little to mitigate the factors that engender the enormous costs related to domestic violence. Given the dire straits of Tennessee's public healthcare system alone, it would seem that training of healthcare providers in the detection of domestic violence and related diseases would be a cost-efficient, effective use of government resources. The social service system should implement programs that both address the root causes of domestic violence and fund recovery programs that do not resemble the current, ineffective "anger management" program. Finally, state courts, for decision-making purposes need access to an integrated information system that would allow judges at all levels to identify not only the alleged abusers but also their concurrent status throughout the justice system.



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# INTRODUCTION

## I. Tennessee Economic Council on Women

In accordance with TCA 4-5-101, *et. seq.*, the mission of the Tennessee Economic Council on Women [TECW or The Council] is to advocate for and address the economic concerns of the women of Tennessee, including but not limited to: the effect of state and federal laws on women, employment policies and procedures, existing job training programs, educational needs and opportunities, child care quality and availability, health care quality and availability, domestic relations issues, property rights issues and inclusion on state boards and commissions. The vehicles for implementation of the mandate are research and education, to include: listening tours, public hearings, literature review, consultation, legislative information and biennial report.

Upon its creation in 1998, the Council embarked on listening tours throughout the state to determine the problems that deter women in Tennessee from realizing their full economic potential. There were many challenges mentioned; however, throughout the process the subject of domestic violence continued to surface. For the rate of violent murders of women, Tennessee ranks 5<sup>th</sup> in the nation. In most of these cases (70 in 2004), the perpetrator is an intimate partner, spouse or boyfriend. The most likely weapon used is a gun.<sup>1</sup>

In 2000, the Council embarked on a plan to heighten its visibility by holding its quarterly meetings throughout the state. In conjunction with those meetings would be public hearings to determine the impact of domestic violence on the state's economy, a topic that the Council had selected as its study item for the year, initiating a paradigm shift from viewing domestic violence as a social problem to understanding it a financial one.

Hearings were held in Chattanooga (November 2002), Memphis (May 2003), Nashville (December 2004), and Johnson City (May 2005). Information was gathered from top officials and academic experts from the business community and legal, healthcare, and social service systems. It is from the outcomes of these hearings that the Council formulated its plan to do a comprehensive study of the matter and requested funding from the state to implement it.

In 2005, the Tennessee Legislature, under the leadership of Senator Thelma Harper, passed Senate Bill 1534 [2005] which directs the Tennessee Economic Council on Women (TECW) to “*---conduct a comprehensive study on the economic impact of domestic violence in Tennessee—that addresses the true cost of domestic violence to the public, communities, the state healthcare system, law enforcement, the business community, and the courts.*” This paper is the result of the implementation of that mandate.

## II. Research Problem

Domestic, or partner, violence is defined as “---a pattern of abusive behaviors used by one individual intending to exert power and control over another person in an intimate relationship. It can be physical, sexual, or psychological. The primary purpose is to hurt another within the relationship.”<sup>2</sup>

Domestic Violence Victims in Tennessee	
Murder	70
Negligent manslaughter	6
Assaults	
Aggravated Assault	9,299
Simple Assault	46,639
Intimidation	8,184
Stalking	538
Sex Offenses-Forcible	
Forcible Rape	450
Forcible Sodomy	151
Sexual Assault w/ Object	71
Forcible Fondling	550
Sex Offenses-Non Forcible	
Incest	78
Statutory Rape	53
Kidnapping/Abduction	536
Total Domestic Violence	66,619
Tennessee Bureau of Investigation Crime in Tennessee, 2004	

The Tennessee Bureau of Investigation keeps statistics on reported domestic violence crime. In Tennessee, the data indicate that the incidence of domestic violence has increased 44 percent, from 46,201 cases in 2003 to 66,619 cases in 2004.<sup>3</sup> This means that daily, 183 Tennessee women are physically assaulted, raped or battered by an intimate partner. Not only is the occurrence a criminal event, it is an economic one. Business, healthcare, legal, and social services all experience tangible costs related to domestic violence and its externalities that conventional wisdom would place in the millions of dollars annually.

From the hearings it was confirmed that there is a problem. Though TBI publishes statistics on reported domestic violence crimes, there is no other comprehensive data from which to do quantitative research on either the occurrence of domestic violence in Tennessee or its impact on the state economy. Significant numbers of domestic violence related crimes go unreported so projections even about the extent of domestic violence crime in Tennessee also are problematic.

A search of the literature reveals that no state has done a study of the financial impact of domestic violence on its economy. Thus this will be research of first impression, designed to (1) identify the information that exists regarding the matter in Tennessee, (2) determine what systems are needed to identify the problem sufficiently and (3) recommend policy for remediation of the problem.

# PRESENT FINDINGS

## I. Impact on Business



*“In one case, a wrongful death action against an employer who failed to respond to an employee’s risk of violence against women on the job cost the employer \$850,000.”<sup>4</sup>*

- Love is Not Abuse, Liz Claiborne, Inc.

Domestic violence impacts the business community in lost wages, sick leave, absenteeism, and lost productivity- not to mention excessive healthcare and safety costs. The Workplace Violence Institute reports that workplace violence is a leading safety and health concern, with a cost to United States employers of about \$36 billion annually.<sup>5</sup> A 2003 study by the Center for Disease Control and Prevention determined that violence against women costs U.S. companies \$727.8 million annually due to lost productivity.<sup>6</sup> Approximately 20,000 U.S. employees were threatened or attacked in the workplace in

In Tennessee:  
\$10,232,969  
of paid work  
was lost in 2004

2004 by partners or spouses, and 1,000 employees were murdered in the workplace.<sup>7</sup> From 1980 to 1989, homicide by intimate partners was the number one cause of workplace death among American females.<sup>8</sup>

It is estimated that one out of five workdays missed by women is related to domestic violence, and 56 percent of female victims are late to work more often than those who are not victims. Twenty-eight percent tend to leave work early, and 54 percent tend to miss work completely. It is estimated that in the United States over 7.9 million paid workdays a year are lost due to domestic violence.<sup>9</sup> At home drug addiction is encouraged, and clothing and means of transportation are sabotaged, as are physical condition and appearance.<sup>10</sup>

Abusers also have a significant impact on their victims’ performance at work. Ninety-six percent of battered women experience problems because their abusers call the employer, harass other employees, and stalk the workplace. Seventy-four percent of victims suffer direct abuser harassment with 20 percent losing their job as a result.<sup>11</sup>

Under Occupational Safety and Health Administration (OSHA) regulations, employers have the responsibility to protect their employees in the workplace. Companies can face catastrophic liabilities if an employee or an associate is harmed or killed as a result of domestic violence. Thus, when the behavior of an intimate partner creates an unsafe work environment, often the corrective action taken is to terminate the victim-employee, thus transporting one from contributing to the tax rolls to becoming dependent on governmental assistance.

Of increasing concern to businesses, and a source of untold additional cost to them, is a developing trend of lawsuits that hold the employer liable for terminating employees in these instances. Courts are already beginning to realize that a domestic violence victim can sue her employer if she is fired because of an absence from work to ensure her safety.<sup>12</sup> In another case, an employee filed suit against Wal-Mart in Pennsylvania for failing to do enough to protect her from her abuser. In that case, the employee was chased into an employee training room when she arrived at work. She was shot in the head by her estranged husband who had purchased the bullets from that very store, within an hour of the shooting.<sup>13</sup> In the future, Tennessee businesses may be defending cases alleging violations of OHSA, TOSHA, the Fair Housing Act, sexual discrimination violations, the Family Medical Leave Act and the State’s workers’ compensation laws.

Recent polling of corporate management reveals an increased level of awareness about the impact of domestic violence on employers. Corporate security officers rank domestic violence as a high security problem at their companies. Eighty percent of human resource professionals in the United States say that domestic violence is a workplace issue.<sup>14</sup> A survey of Fortune 1000 companies conducted by Liz Claiborne, Inc., found that 48 percent of corporate leaders surveyed say that domestic violence has a harmful effect on their company's productivity, 42 percent say it has a harmful effect on attendance, 52 percent say that it has a harmful effect on the physical safety of their own employees, and one-third believe domestic violence affects their bottom line.<sup>15</sup> Finally, two-thirds believe financial performance would improve if domestic violence among employees were to be sufficiently addressed.<sup>16</sup>

Estimated Cost of Domestic Violence to Tennessee Business 2004				
Victimization	Total Reported Victimization in Tennessee 2004	Percent of Victims Who Missed Paid Work	Average Days of Work Lost Per Victimization	Days Lost of Paid Work in Tennessee 2004
Rape <sup>a</sup>	732	21.5%	8.1	1,274.7
Physical Assault <sup>b</sup>	56,559	17.5%	7.2	71,264.3
Stalking <sup>c</sup>	8,722	35.3	10.1	31,096.5
Total <sup>d</sup>	66,013	N/A	N/A	103,635.5
<sup>a</sup> Includes rape, incest, forcible sodomy				
<sup>b</sup> Includes simple and aggravated assault and sexual assault				
<sup>c</sup> Includes stalking and intimidation				
<sup>d</sup> There were also 536 cases of kidnapping/abduction, 70 murders, and 6 negligent manslaughters related to reported domestic violence in Tennessee 2004.				

The National Violence against Women Survey, coordinated by the Centers for Disease Control and Prevention and the National Institute of Justice, found that “of adult female intimate partner violence victims, 35.3% who were stalked, 21.5% who were raped, and 17.5% who were physically assaulted lost time from paid work.”<sup>17</sup> The same survey also found that those victims of stalking lose an average 10.1 days of paid work, that the victims of rape lose an average 8.1 days of paid work, and that the victims of assault lose an average 7.2 days of paid work.<sup>18</sup> If we project these averages onto crime statistics from Tennessee in 2004 (see Table p.4), there were 71,264.3 days of paid work lost to domestic violence physical assaults, 31,096.5 days lost because of domestic violence-related stalking, and 1,274.7 days lost to victims of intimate partner rape.<sup>19</sup> That is a total of 103,635.5 days of paid work (or 417 full time jobs<sup>20</sup>) lost to reported domestic violence crimes in 2004 in Tennessee. These figures are merely projections of national data and include only reported victimizations, actual losses are probably much greater.

The median full-time, year-round worker in Tennessee earned \$24,488 in 2004 or \$98.74 per day (if an average 248 days are worked per full-time year).<sup>21</sup> So, about \$10,232,969 of paid work was lost due to domestic violence crime in Tennessee in 2004. The estimate does not take into account the average age of victims or the fact that most victims are women. The median earnings for women are significantly lower than those of men in Tennessee. Though the task of estimating cost to businesses is fraught with conjecture the economic impact of domestic violence on Tennessee's business community is surely staggering.

## II. Impact on the Healthcare System



*"If perceived and treated like any other illness, it would be diagnosed as frequently as breast cancer... and far more frequently than hypertension, colon cancer, hepatitis and many other medical conditions for which health providers routinely screen and treat."*<sup>22</sup>

- Ellen Taliaferro, M.D., F.A.C.E.P and A. Morgan Baker

**In Tennessee:  
Almost \$33  
million is spent  
annually on  
known Domestic  
Violence related  
healthcare cases**

According to testimony by Blue Cross Blue Shield of Tennessee, domestic violence causes excessive and expensive use of healthcare services, both public and private. An estimated total of \$32,969,848 is spent annually in Tennessee, on known domestic violence related healthcare.<sup>23</sup> This figure is calculated from BCBST cost estimates based on data from the National Violence against Women Survey.

National statistics report that approximately 22 percent of women have injuries related to domestic violence, which is 642,000 Tennessee women.<sup>24</sup> Such injuries include lacerations, stab wounds or internal injuries (34 percent), fractures, sprains, dislocations, dental injuries or muscular injuries (31 percent) and other more severe injuries requiring hospitalization (9 percent).<sup>25</sup> Five percent are victims of rape or other sexual assaults.<sup>26</sup>

Many domestic violence injuries are not identified as such in the hospital. It is difficult to estimate, therefore, the frequency of such injuries and identifying the cost of permanent injuries is also problematic. Many medically-treated victims receive multiple forms of care for the same victimization, such as ambulance service, emergency room care, hospital stay, physical therapy, and the like.<sup>27</sup> Additionally, because the source of the injury (i.e. domestic violence) is not often admitted by the patient, medical tests must be conducted based on the reported symptoms which typically include: headaches, chest pain, palpitations, choking sensation, recurrent pain, back pain, pelvic pain, PMS, gastrointestinal discomfort, and numbness & tingling in the body.<sup>28</sup> Diagnostic testing must be conducted to rule out ailments with these same symptoms like hypertension, asthma, angina and gastrointestinal disorders. The average cost per victim for in-patient admission and treatment is \$6,200.<sup>29</sup>

**Payment Sources for Domestic Violence Related Medical Care**

Payer	Rape Victims	Physical Assault Victims
	(Percent Paid)	(Percent Paid)
Medicare	N/A*	3.0
Medicaid	12.5	11
Private or Group	45.8	48.3
Out of Pocket	29.2	28.6
Free or Low Income Clinics	2.1	1.8
Other Public Sources	10.4	6.1
Some Other Sources	N/A*	1.2
<b>Total</b>	<b>100.0</b>	<b>100</b>

\*Among the reported rape cases in the NVAWS that resulted in injury and medical care, no payments were made by Medicare or "some other source."

Source: Tjaden and Thoennes (unpublished data) 1999.

Based on statistics for U.S. emergency room visits, reported emergency room costs for domestic violence related injuries are estimated at \$18 million every year in Tennessee. According to the same estimates, non-emergency visits in Tennessee cost about \$1.2 million each year.<sup>30</sup>

Victims often pay \$1,775 more in healthcare costs per year<sup>31</sup>, or 92 percent more than a random sample of general female insurance enrollees.<sup>32</sup> Those within a victim's life-sphere also are affected. U.S. families where domestic violence is present have six times the emergency room visits, eight times more physician visits, six times more prescription drug use, and higher annual medical costs than others.<sup>33</sup> Their non-emergency visits cost about \$1.2 million annually in Tennessee.<sup>34</sup> Employers pay an additional \$7.9 million for domestic violence-related healthcare costs.

Finally the Center for Disease Control in Atlanta (CDC), in determining value of the loss-by-death of a victim of domestic violence, found that based on present-day values of lifetime expectancy, the average was \$713,000 per death – or for Tennessee, \$54,188,000 in 2004.<sup>35</sup> Yet despite these excessive costs, domestic violence is one of the least reported health issues. Dr. Elizabeth McCord estimates that only 10% of the victims seek medical treatment and only in those cases where this is no other option.<sup>36</sup> According to medical experts, medical professionals are poorly equipped to identify incidents of domestic violence, because doctors only spend a few minutes with each patient and medical schools do not sufficiently train medical students to identify and address matters when treating possible domestic violence victims.<sup>37</sup> In other words, there exists no proactive way the healthcare system can identify those at risk and no unified system to remedy the situation to prevent its exorbitant costs to the state.

### III. Impact on the Legal System



*“Currently, there are sixteen murder cases pending on the dockets of [one Tennessee county’s] criminal courts. Of those sixteen cases, ten are ‘domestic violence’ homicides.”*<sup>38</sup>

- T. M. Smith and T. A. Nelson, Asst. District Attorneys General,  
2nd Judicial District

Tennessee:  
Spends:  
\$26 million  
per year on  
probation  
oversight  
of domestic  
violence offenders  
alone.

“Domestic violence is not rare. It occurs at all levels of the American society, and all classes of community, regardless of social, economic, or cultural backgrounds.”<sup>39</sup> And the relationship between domestic violence and other crimes demonstrates its far-reaching direct and indirect effects on community legal systems.

Hearing testimony confirmed that domestic violence impacts police, courts, prisons, legal departments, and all related services. The state spends annually an estimated \$49.9 million on processing domestic violence court cases. This figure includes \$26 million for probation oversight of offenders, \$14.7 million for prison costs of domestic violence murderers, \$4.4 million in pre-trial jail costs for arrested offenders, \$3.2 million for divorce costs due to domestic violence, \$920,000 in domestic violence custody filing fees, and \$70,800 in protection order processing fees.<sup>40</sup>

Statistics for the years 2000 through 2002 indicate that 52 percent of all aggravated assaults and 65 percent of all simple assaults were related to domestic violence. Nearly 100 percent of protection orders involve domestic violence as well.<sup>41</sup> In Memphis, domestic violence represents 39 percent of all general sessions' court cases.<sup>42</sup> The district attorney general for Memphis receives 400 felony and misdemeanor domestic violence cases each month.<sup>43</sup>

The high percentage of domestic violence related crimes necessitates costly staff expenditures for prosecution, investigation, processing, and advocacy. Taxpayers pay over \$1.3 million per year in Shelby County to support the costs of running the Domestic Violence Prosecution Unit and for bond setting, probation supervision, and court advocacy for the 4,700 to 4,800 offenders arrested there each year.<sup>44</sup> The Chattanooga Police Department allocated \$160,000 per year solely for domestic violence investigators.<sup>45</sup> Due in part to these high costs the Chattanooga task force on domestic violence was abolished, leaving a void in domestic violence investigation and prosecution.

Recently, however, seven agencies in Chattanooga have banded together their resources to create the Family Justice Alliance. Involved in the Alliance are the 11<sup>th</sup> Judicial District Attorney's Office, the Chattanooga Police Department, Hamilton County Sheriff's Department, the Greater Chattanooga Coalition against Domestic and Community Violence, Southeast Tennessee Legal Services, Legal Aid of East Tennessee, and the Partnership for Families, Children and Adults. The Alliance is coordinating a "one-stop shop" for victims of domestic violence in order to simplify victim reporting of violence, increase perpetrator convictions, and improve case management and information sharing.

Domestic violence is a legal issue of comprehensive proportions in Nashville. The Metropolitan Nashville/Davidson County court system is currently in the process of putting judges, probation officers and district attorneys solely on domestic violence cases to increase the effectiveness of the system. A probation officer with ten-plus years experience sees other problems as well: the lack of an integrated computer system and short probation programs top the list.<sup>46</sup>

Without an integrated computer system, court officials cannot access the full background of an alleged abuser in their court. For example, court personnel in Davidson County cannot access the Williamson County arrest record of an alleged abuser. The result is that a perpetrator may have domestic violence arrests pending in two or more counties (or two or more courts within a county) without the judge, probation officer or district attorney aware of the charges outside his/her jurisdiction. In these cases, where incidents increase dramatically in both number and severity, this lack of knowledge could be deadly.

A related problem is that school administrators and/or teachers are usually unaware of the pending charges against a parent or even that parental rights have been terminated as a result of domestic violence allegations. Without this information, children may inadvertently, but sometimes dangerously, be released to an abusive parent.

The other challenge to the legal system relates to behavior modification of the abuser. While dispute remains as to whether such programs can be successful, there is no doubt that programs that last only sixteen weeks are not effective in making permanent behavior modifications. With the level of recidivism, one can see that the current system is not working.

Domestic violence is no longer just a family issue. Abusers often return home from court and the pattern of abuse begins again, only to impact the legal system again and again – with great financial impact. And yet, Tennessee spends less than half of the national average on domestic violence and sexual assault services and prevention.<sup>47</sup> Funding for early prevention programs and maintenance of detailed records on domestic violence cases would help to prevent domestic violence and remediate a system that presently does little to stop domestic violence before it escalates to violent crime and exacts a greater financial toll on the legal system. Indeed, the benefits of prevention, including decreased costs to the legal system, far outweigh the costs of policy implementation.

#### IV. Impact on Social Service Systems



*“Studies in this review indicated that between 45% and 70% of children exposed to domestic violence are also victims of physical abuse, and that as many as 40% of child victims of physical abuse are also exposed to domestic violence.”<sup>48</sup>*

- John W. Fantuzzo, Ph.D., and Wanda K. Mohr, Ph.D., R.N., F.A.A.N.

The Department of Children’s Services and family violence shelters bear a large portion of the cost of domestic violence. Although domestic violence is highly detrimental to the physical and psychological well being of a child, the Department of Children’s Services removes a child from the home only if he or she is at imminent risk of harm. The minimum cost to place a child in state custody and to provide counseling and testing is \$5,000 per month. This includes \$600 for parental assessment, \$300 for psychiatric testing, and \$210 for family counseling twice a month for each case. The sum could increase to \$25,000 to \$44,000 per month for a child receiving special services in counseling, healthcare, education specialists and foster care placement.<sup>49</sup> At the end of fiscal year 2004 there were 10,281 children in state custody, 7,664 of which were adjudicated to state custody as dependent/neglected.<sup>50</sup>

Educationally, domestic violence seriously affects a child’s development. Maltreated children are two and one-half times more likely to repeat a grade in school. Dropout rates increase and standardized test performances are low. The state assists children with these detrimental effects through educational assessments, at a cost of between \$1,500 and \$2,500 per student.<sup>51</sup>

From 2000-2001 the 43 government-funded organizations that shelter battered women served more than 46,000 new clients. Persons seeking shelter include all races, ages, ethnicities and economic backgrounds and both genders. According to 2000-2001 data, shelters provided respite for 4,212 women, 4,086 children, and 13 men for a total of 8,311 people. The average shelter stay was ten nights. The numbers would be even greater, should they include the 2,286 women, 1,252 children, and 105 men turned away because of limited funding<sup>52</sup> and these numbers cannot begin to calculate those cases that go unreported.

What is the cost of shelter services? A study by the Family and Children’s Services of Chattanooga, Inc. reported \$1.4 million worth of services were delivered by Family Violence Services for the care of women and families victimized by domestic violence in 2001, including expenditures for education, repairs, counseling, housing, and around-the-clock shelter staff.<sup>53</sup> The actual budget for Family Violence Services that year was \$492,159.<sup>54</sup> The same study reported that \$827,486 worth of services were delivered by the Sexual Assault Crisis and Resource Center at Family and Children’s Services of Chattanooga, Inc.<sup>55</sup> Multiplied by the number of shelters across the state, the cost is over a billion dollars per year, only 16 percent of which is supplied by the state, as is all funding for domestic violence social services and prevention.<sup>56</sup>

It is estimated that between 3.3 and 10 million children witness domestic violence each year.<sup>57</sup> Children who live with domestic violence are more likely to be victims of child abuse as well, and adolescents who have grown up in violent homes are at risk for recreating the abusive relationships they have seen.<sup>58</sup> This creates a continuous cycle from one generation to the next that will not cease. Inadequate funding does not allow for the appropriate and necessary intervention and care needed to end the abuse cycle, with all its attendant costs. The costs of pro-activity would be far less than the current costs of reactivity.

## V. The Faith-Based Community



*“As religious communities, our responsibility is to minimize any barriers facing abused members of our congregations and maximize the resources that exist within our religious traditions.”<sup>59</sup>*

- Faith Trust Institute, Seattle WA, “Domestic Violence”

In Tennessee:  
The faith-based  
community  
must be  
included in  
providing a  
much needed  
support network  
for families  
suffering  
from domestic  
violence

No discussion of the matter of domestic violence would be complete without some mention of the faith-based community. With reports that as many as 77% of Tennesseans classify themselves as Christian,<sup>60</sup> the influence of Christian churches in the area of domestic relations is certainly worth noting. Of course, violence within families affects people of all faiths. For this reasons persons of every faith must be included in an assessment of the impact of domestic violence and the recommendations for addressing it.

According to discussions with clergy, the same obstacles in reporting and measuring the extent of domestic violence that exist in secular communities also create problems for faith communities. Victims are hesitant to discuss their abusive situation with their own religious leaders for the same reasons they are reluctant to report domestic violence to governmental authorities: fear of retribution by their abuser, the stigma attached to victimization, and the traditional ideas about the role of women in marriage and family.

One fact cannot be overstated: the victim will likely depend on governmental assistance of some type without addressing the physical, emotional and spiritual effects of domestic violence. Personal faith for a religious person can provide much needed strength and courage to face a very painful situation and to take action for change. Churches, synagogues, mosques, and meeting houses can provide a much needed network of community support for victims, abusers, and their children.<sup>61</sup>

As will become clear in the TECW’s recommendations at the conclusion of this report, what is needed for the treatment of the victim and the abuser is a holistic approach incorporating governmental resources, promoting legal and medical involvement, and devising ways in which communities of faith can contribute monetarily and spiritually.

# CONCLUSIONS AND RECOMMENDATIONS

Domestic violence is costing Tennessee approximately \$174,000,000 in tangible costs, annually. This includes at least \$41,712,416 in the business community in lost wages, productivity, sick leave, and absenteeism, \$87,157,848 in medical and present value of life costs, \$49,900,000 in costs to the legal system, and \$26,953,235 in costs to the social service system. The figures are inexact, as they: (1) do not include the incalculable costs to faith-based communities, (2) do not include tangible, but incorrectly attributed, costs because of mislabeling and/or underreporting and (3) are the result in some cases of speculation based on national statistics or on studies completed in specific cities. Indeed, given the lack of solid numbers, the figure for Tennessee is conservative.

Policy-making in Tennessee does little to mitigate the factors engendering our enormous domestic violence costs – a puzzling fact, given the dire straits of Tennessee’s public healthcare system alone. If there is to be a break in the chain of events that leads to the extraordinary public and private economic impact of domestic violence, it would seem logical then that our policy-makers at all levels of state government would look seriously at the following recommendations:

## Recommendation I: Healthcare System

**Healthcare workers should be trained in the detection of domestic violence and related diseases.** Emergency room personnel, in specific, and physicians generally would be able to pick up the signs of domestic violence and treat/refer accordingly instead of seeing the same victim over and over again for symptoms primarily resultant of lifestyle rather than pathology. Medical agencies have missing information that could help protect their clients and cut costs. Hospitals collect information about victims to provide patient care and for billing purposes, but they record few details about the suspected violence or about the perpetrator and his or her relationship to the victim.

## Recommendation II: Justice System

**a. One-Stop-Shop: *Local jurisdictions should establish one-stop shops to eliminate the re-victimization of domestic violence victims.***

Domestic violence victims are re-victimized by the system when they try to report their abuse and obtain assistance or protection. Oftentimes, significant time and travel is required to get medical aid, complete an incident report, contact an attorney, etc. Not only is the victim in fear that his/her abuser will find out that s/he is reporting domestic violence, s/he must find a way to pay for the transportation, miss time at work, and locate a safe housing arrangement in the event the abuser is contacted by the police. One survivor of domestic violence agreed to share her story. Because of her prominence in her professional life she has requested to remain anonymous (see Appendix).

These victims do not have the time, confidence, nor independence to access the services designed to protect them. Already used in several major cities, a one-stop shop would provide all the services that a victim would need, in most cases, under one roof. These programs would offer psychological care, medical treatment, a safe place for the victim to rest, childcare, and a police presence for protection and to complete an incident report and/or file criminal charges. With matching funds, one-stop shops could be placed in several cities throughout the state, and would reduce the rate of domestic violence. This one-stop shop approach is credited for the drastic reduction of domestic violence homicides in San Diego.<sup>62</sup> Additionally, a federal government initiative has been created to provide grants for one-stop shops in fifteen cities throughout the nation as a result of San Diego’s success.<sup>63</sup>

**b. Integrated Computer System:** *Courts, for decision-making purposes need access to an integrated information system that would allow judges at all levels to identify not only the alleged abusers but also their concurrent status throughout the justice system.* Because courts are not provided the full backgrounds of the defendants appearing before them, often offenders who otherwise should be taken out of society are receiving sentences that allow them to do more, often greater, harm. Thus the direct costs of dealing with their behavior for retribution purposes spiral upward, as do the indirect costs of their unbridled behavior in the family and general community.

**c. Policy Promulgation:** *The statutory consequences of committing domestic violence related crimes, including homicide, should be increased and modified.* If Tennessee seeks to reverse this increasingly costly and deadly trend, there needs to be a realistic cost/benefit analysis of *not* enacting sufficient legislation, versus the fiscal note “excuse”. In fact, we spend millions of dollars more by not incarcerating than we would by incarcerating. As it now stands, one usually is sentenced to five years in prison for killing a spouse and twenty-five years for killing a stranger. And probation programs aimed at reducing domestic violence are limited to sixteen weeks of anger management, when the literature reflects that (1) domestic violence is not about anger and (2) professionals agree that the effective treatment of behavior modification cannot be accomplished in less than one year.

**d. Ombuds Program:** *The state ombudsman program should be extended to court personnel who act as advisors to victims in domestic violence cases.* Police collect data that will aid in the apprehension of the perpetrator but often do not have much information about the victim. Due to the complex damages suffered by victims, it is as impractical to expect them to heal themselves, as it is to expect perpetrators to change in sixteen weeks. Currently, most victim advocate programs emanate from local prosecutors’ offices, where the primary duty is that of victim testimony. Some probation offices deal with victim status; however, because of current caseloads, it is impractical to expect probation officers to act in this capacity. Especially in the absence of one-stop shops, victims need an advocate to help them through the legal system and ensure their awareness of public and private resources available to them.

### Recommendation III: Social Service System

**TDHS should develop an informational website that aids victims, alleviates their fears and educates the general public.**

There is a lack of complete and coordinated information about domestic violence that significantly curtails both the reporting of events and the implementation of safety measures. The state system of social services should implement programs that both address the root causes of domestic violence and fund prevention concepts that do not resemble current, ineffective “anger management” programs. There should be a coordinated effort to educate about the externalities of domestic violence. Victims are afraid to report because of fear of losing their children, and are uninformed about protective strategies such as safety planning, protective orders and other resources to aid in getting them and their children out of the damaging situation. At the very least, families of victims and school personnel should be educated about the dynamics of domestic violence, as well as how to protect themselves and their wards in the event of an episode

### Recommendation IV: Best Business Practices

***A group of public and private sector representatives should be established to formulate guidelines for employers that increase their involvement in addressing domestic violence and its externalities in the workplace.*** As a result of domestic violence incidents in their own business locations, several business entities have begun to adopt policies and practices aimed at creating a safe work place for their employ-

ees who are victims and those who work closely with them. These programs often include creative but practical assistance for their employees such as special parking places close to their building, security escorts to and from their vehicles, and cell phones which would permit the victim to call 911. Most importantly, these programs provide time off for an employee who needs to file a complaint, appear in court and/or obtain an order of protection. Not only are they designed to offer protection and assistance to the employee but, because the victim is not afraid of losing her/his job, more employees come forward so that the employer is aware of a possible incident and can take precautions to protect others in its employ.

## Recommendation V: Additional Research

***There should be additional research to ascertain the extent of the problem in the state's mostly rural areas.***

Domestic violence occurs more often in our communities than anyone would like to acknowledge and its economic effects are excessive and unnecessary. If real change is to occur, significantly more information is needed to identify specific geographical areas of incidence that may, in turn, suggest solutions best-suited to the families of that location. The Economic Council on Women proposes to conduct an additional study of each of the remaining 95 counties not covered by the Chattanooga, Memphis, Nashville and Johnson City hearings. This kind of study has never been undertaken in Tennessee – indeed, it has not been done in any other state – and it will allow the Council to provide county by county information regarding the severity of the problem, current methods of treatment for victims and abusers, the legal process afforded victims. The information also will aid local and state policy-makers in addressing the problem in a logical fashion.

## ENDNOTES

<sup>1</sup> Dr. Elizabeth McCord (Associate Professor, Dept. of Family Medicine, East Tennessee State University), testimony given at public hearing, Johnson City, TN, May 2005. Concurring testimony by Smith and Nelson (see endnote 38).

<sup>2</sup> Knox County 4<sup>th</sup> Circuit Court, Judge Bill Swann, [http://knoxcounty.org/4cc/domestic\\_violence.php](http://knoxcounty.org/4cc/domestic_violence.php).

<sup>3</sup> Tennessee Bureau of Investigation, *Crime in Tennessee 2004*. Prepared by Crime Statistics Bureau, Tennessee Bureau of Investigation. Nashville, TN, June 2, 2005.

<sup>4</sup> Love is Not Abuse, DV in the Workplace: statistics. Love is Not Abuse, Liz Claiborne, Inc. [http://loveisnotabuse.com/statistics\\_wrk.htm](http://loveisnotabuse.com/statistics_wrk.htm).

<sup>5</sup> S. Kaufer and J.W. Mattman, *The Cost of Workplace Violence to American Business*. Workplace Violence Research Institute, 2001, [http://www.workviolence.com/articles/preventing\\_violence.htm](http://www.workviolence.com/articles/preventing_violence.htm).

<sup>6</sup> Centers for Disease Control and Prevention, *Costs of Intimate Partner Violence Against Women in the United States*, Prepared by the Department of Health and Human Services, the Centers for Disease Control and Prevention, and the National Center for Injury Prevention and Control. Atlanta, GA, March 2003.

<sup>7</sup> Greg Warchol, *Workplace Violence 1992-1996*. Office of Justice Programs, U.S. Department of Justice. Washington, DC, July 1998 (NCJ 168634).

<sup>8</sup> J.W. Mattman, *Preventing Violence in the Workplace*, Workplace Violence Research Institute, 2001, [http://www.workviolence.com/articles/preventing\\_violence.htm](http://www.workviolence.com/articles/preventing_violence.htm).

<sup>9</sup> CDC, *Costs of Intimate Partner Violence against Women in the United States*.

<sup>10</sup> Rick Stokes (Human Resources Consultant, UT Municipal Technical Advisory Service), testimony given at public hearing on the economic impact of domestic violence, Chattanooga, TN, November 2002.

<sup>11</sup> Ibid.

<sup>12</sup> *Apessos v. Memorial Press Group.*, No. 01-1474-A, 2002, Mass. Super. LEXIS 404 (Mass. Super. Ct. Sept. 30, 2002).

<sup>13</sup> *USA Today*, October 23, 2002, "Domestic Abuse Shows Up At Work," Stephanie Armour.

<sup>14</sup> Jeff Olingy (Executive Vice President and Chief Operating Officer, Chattanooga Chamber of Commerce), public hearing, Chattanooga, TN, November 2002.

<sup>15</sup> Liz Claiborne, Inc. study of Fortune 1,000 senior executives prepared by Roper Starch Worldwide, 1994. [http://www.loveisnotabuse.com/statistics\\_wrk.htm](http://www.loveisnotabuse.com/statistics_wrk.htm).

<sup>16</sup> Ibid.

<sup>17</sup> CDC, *Costs of Intimate Partner Violence against Women in the United States*.

<sup>18</sup> Ibid.

<sup>19</sup> Tennessee Bureau of Investigation, *Crime in Tennessee 2004*.

<sup>20</sup> Calculations assume the conservative estimate of 248 work days per year for a full time job.

<sup>21</sup> U.S. Census Bureau, *Tennessee: Selected Economic Characteristics: 2004*. Prepared by U.S. Census Bureau, 2004 American Community Survey. Washington, DC, 2004.

<sup>22</sup> Ron Harr, (Senior Vice President, Government Programs, Blue Cross Blue Shield of Tennessee), testimony given at public hearing, Chattanooga, TN, November 2002.

<sup>23</sup> Ibid.

<sup>24</sup> Angela Mitchell (Regional Supervisor Case Management, Blue Cross Blue Shield of Tennessee), testimony given at public hearing, Memphis, TN, May 2003.

<sup>25</sup> Ron Blankenbaker (Associate Dean, UT College of Medicine, Chattanooga Unit), public hearing, Chattanooga, TN, November 2002. Testimony from Angela Mitchell indicated that 34% of injuries are bruises and contusions, 31% lacerations, stab wounds or internal injuries, and 17% fractures, sprains, dislocations, dental injuries.

<sup>26</sup> Ibid.

<sup>27</sup> Ron Harr, testimony given November 2002.

<sup>28</sup> Dr. Elizabeth McCord, testimony given May 2005.

<sup>29</sup> Angela Mitchell, testimony given May 2003.

<sup>30</sup> Ron Blankenbaker, testimony given November 2002.

<sup>31</sup> Ron Harr, testimony given November 2002. [Meyer, H., "The Billion-dollar Epidemic." In *Violence: a compendium from JAMA American medical news and the specialty journals of the AMA*. Chicago: American Medical Association, 1992.]

<sup>32</sup> Angela Mitchell, testimony given May 2003.

<sup>33</sup> L.T. Blume and L.N. Friedman, et al. *Current Concepts in Women's Health: Domestic Violence and Primary Care*. Prepared by L.T. Blume and L.N. Friedman, et al, Victim Services, Aetna U.S. Healthcare. Massachusetts Medical Society, 1992.

<sup>34</sup> Ron Blankenbaker, testimony given November 2002.

<sup>35</sup> CDC, *Costs of Intimate Partner Violence against Women in the United States*.

- <sup>36</sup> Dr. Elizabeth McCord, testimony given May 2005.
- <sup>37</sup> Ron Blankenbaker, testimony given November 2002.
- <sup>38</sup> Teresa Murray Smith and Teresa A. Nelson (Asst. District Attorneys General, Second Judicial District), testimony given at public hearing, Johnson City, TN, May 2005.
- <sup>39</sup> Knox County 4<sup>th</sup> Circuit Court, Judge Bill Swann, [http://knoxcounty.org/4cc/domestic\\_violence.php](http://knoxcounty.org/4cc/domestic_violence.php).
- <sup>40</sup> Debra House (Associate Director, Legal Aid of East Tennessee), testimony given at public hearing, Chattanooga, TN, November 2002.
- <sup>41</sup> John Lee (Hamilton County, Assistant Director Attorney General), testimony given at public hearing, Chattanooga, TN, November 2002.
- <sup>42</sup> Billy Bond (Shelby County Attorney General's Office, Director of Domestic Violence Prosecution Unit), testimony given at public hearing, Memphis, TN, May 2003.
- <sup>43</sup> Ibid.
- <sup>44</sup> Bill Powell (Shelby County Criminal Justice Coordinator), testimony given at public hearing, Memphis, TN, May 2003.
- <sup>45</sup> John Lee, testimony given November 2002.
- <sup>46</sup> Maria Schaffner (Probation Officer, Davidson County General Sessions Court Division IV), in interview with Kent Starkweather and Jennifer Rawls, Month 2005.
- <sup>47</sup> Amy Caiazza, ed., *The Status of Women in Tennessee*, Prepared by Amy Caiazza, ed., Institute for Women's Policy Research, Washington, D.C. 2000.
- <sup>48</sup> John W. Fantuzzo and Wanda K. Mohr, "Prevalence and Effects of Child Exposure to Domestic Violence," in *Domestic Violence and Children*, vol. 9, number 3 – Winter 1999. [http://www.futureofchildren.org/usr\\_doc/vol9no3Art2.pdf](http://www.futureofchildren.org/usr_doc/vol9no3Art2.pdf).
- <sup>49</sup> Jackie Jolley (Regional Director, Tennessee Department of Children's Services), testimony given at public hearing, Chattanooga, TN, November 2002.
- <sup>50</sup> Tennessee Department of Children's Services, *Annual Report: Fiscal Year 2004*. <http://www.tennessee.gov/youth/pdf/annualReport2004.pdf>.
- <sup>51</sup> Saundra King (Director of Transitional Studies, Chattanooga State TCC), testimony given at public hearing, Chattanooga, TN, November 2002.
- <sup>52</sup> Office of Criminal Justice Programs, Victim Services, Department of Finance and Administration. 2000-2001.
- <sup>53</sup> Regina McDevitt (Director of Crisis Services, Family and Children's Service of Chattanooga), testimony given at public hearing, Chattanooga, TN, November 2002.
- <sup>54</sup> Ibid.
- <sup>55</sup> Ibid.
- <sup>56</sup> Tennessee Taskforce against Domestic Violence, 2000.
- <sup>57</sup> B. E. Carlson, *Children's observations of interpersonal violence*, in A.R. Roberts, ed., *Battered women and their families* (NY: Springer, 1984), 147-167, <http://endabuse.org/resources/facts/Children.pdf> and <http://www.aacts.org/arts/art8.htm>.
- <sup>58</sup> *The Effects of Domestic Violence on Children*, Family Violence Prevention Fund, 2005, <http://endabuse.org/programs/display.php3?DocID=150>.
- <sup>59</sup> Rev. Marie M. Fortune, *A Commentary on Religious Issues in Family Violence*. [http://www.faithtrustinstitute.org/downloads/a\\_commentary\\_on\\_religious\\_issues\\_in\\_family\\_violence.pdf](http://www.faithtrustinstitute.org/downloads/a_commentary_on_religious_issues_in_family_violence.pdf).
- <sup>60</sup> *American Religious Identification Survey*, prepared by the Graduate Center of the City University of New York, 2001, <http://www.gc.cuny.edu>.
- <sup>61</sup> Rev. Marie M. Fortune, *A Commentary on Religious Issues in Family Violence*.
- <sup>62</sup> Casey G. Gwinn (Chair, San Diego Domestic Violence Council), written testimony March 12, 1992. At San Diego Family Justice Center website, <http://familyjusticecenter.org/main.htm>.
- <sup>63</sup> Office of Violence against Women, The President's Family Justice Center Initiative: Fiscal Year 2004 Solicitation. Office of Violence against Women, U.S. Department of Justice. Washington, DC, 2003. <http://www.usdoj.gov/ovw/docs/fjc04solicitation.pdf>.

# APPENDIX

## ONE WOMAN'S STORY

At age twenty, I was on top of the world. I was a college student on the Dean's List, had just won a local beauty contest, had a great family environment, tons of friends and loved life. Through friends, I met Bill and my life would be completely turned upside-down over the next five years.

After our first meeting, he called a few times and seemed very sweet and funny. When I invited him to a party, he arrived with flowers and was very charming. I was smitten and we began dating. My 21st birthday arrived and he wined and dined me and lavished me with expensive gifts and constant flattery. I didn't suspect that this behavior covered a need for control which would lead to abuse.

We'd only been dating six months when he introduced me to his extended family at a reunion. As we were visiting, a plane flew overhead with a banner that read, "Will you marry me?" and Bill presented me with a beautiful diamond ring. Caught up in the moment, and having no idea what my life would soon turn into, I gladly accepted. Bill pushed for a quick engagement and we were married six months later.

It was during our engagement that the abuse really began. One day, we were arguing in the car. Bill was driving and I thought he was going to run off the road. Instinctively, I reached out and grabbed the steering wheel. Bill backhanded me and then reasoned that I deserved to be slapped in the face for grabbing the wheel. I could have caused an accident, after all. After we both calmed down, he was very apologetic, vowing, of course, that it would never happen again. The incident was a red flag that I chose to ignore.

Our wedding was perfect except for the fact that my closest friend wasn't a part of it. Bill didn't like her and forbade me to ask her to be my maid of honor. It ruined our friendship and we didn't speak again for almost five years.

A few months after the wedding, we decided to move. Bill told me he had a job lined up, which was good because we were moving 2000 miles away from anyone we knew and had little savings. Fortunately, I got a job at a retail company and Bill got a job in construction. Money was scarce and making ends meet was difficult. We argued all the time.

The verbal abuse really started and he never let up, it seemed. I wasn't the girl he married, he complained. I wasn't thin enough or pretty enough, the house wasn't clean enough and on and on. If things in the house were not exactly the way he wanted, he blamed and scolded me, usually grabbing me by the shoulders and shaking me.

The one thing that was going well was my job. I received a promotion and needed a car. We bought a used car and began making payments when his truck broke down. He had also received a raise and was making five cents an hour more than me. Because he was earning more, he took the car and left me to get to and from work however I could. I wasn't allowed to go anywhere without him, unless he chose not to go. He threatened that I would be in "big trouble" if I talked to anyone about our marriage. He once threw me out the door with instructions to get a gallon of milk. There was a horrific rainstorm and I refused to go which, of course, was the wrong thing to do. I later learned that the rainstorm had actually been a tornado.

By this time, I was emotionally and mentally broken. I was exhausted, living in constant fear of saying or doing the wrong thing. The verbal abuse continued as the physical abuse escalated. He once whipped me around by my arm and almost pulled my arm out of socket.

Somehow, I continued to do well with my job and received another promotion. I was now making more money than Bill. I will never forget coming home from a business trip to find that he'd spent every dime of my paycheck when his brothers came to visit. Despite the fact that the bills were going unpaid, he spent our money on gifts and expensive restaurants. We argued and he told me that if his life didn't get better, he was going to kill himself. I later learned this is another common tactic abusers use to maintain control over their victim.

Every time, the apologies would come and he seemed sincere. Things were always better for a while and then, as I could predict, something else would happen. I had always dreamed of being a dancer for a professional sports team. With his permission, I auditioned and won a place on the squad. Bill came to a game with his buddies and embarrassed me the entire time. "I don't see those moves at home!" he shouted from the stands. I was humiliated and began to finally see that what we had was not a marriage.

Bill got a job working nights so we saw less and less of each other. The breaking point for me came one night when he was playing softball before work. He was driving a truck with standard transmission, which he knew I couldn't drive. Because we were running late after the game, he told me that I'd have to drive myself home after the game. I told him I couldn't, that I didn't know how to drive the car. He started yelling at me and then he grabbed me by the hair and was dragging me into the driver's seat. I was crying hysterically. He stopped, waited for me to get back in the truck and then sped off toward home. When he dropped me off at home, I knew that I had to get out or be killed.

Getting out of an abusive relationship requires planning because the abuser wants to control your life. I took a second job and told Bill it was volunteer work so I could save every dime I made. As the holidays approached, I began hinting that I'd like to go home, to see my parents. He thought it over and finally said, "If you miss them so much why don't you go visit them over the holidays for a few weeks? I won't mind a bit." I suspected that he was having an affair and having me out of the way for a few weeks was convenient. I don't think he ever considered that I wouldn't be coming back.

I rented a trailer and began, carefully, to pack everything I wanted to keep, including dishes and household items. When he saw what I was packing, he said, "You are sure taking a lot with you for a few weeks." I was careful not to comment.

I gave my notice at work and said good-bye to the few friends I'd met. I waited until the very last minute to tell my closest friend, fearing that she wouldn't understand. "Thank God," she responded. She, like so many other people, had known something was very wrong between me and my husband. She and I had a great time on that last evening together.

When I returned home, however, things weren't so great. Bill was waiting, irate that I'd gone to my friend's house. He pinned me down on the bed for three hours demanding that I tell him what I told her. I tried to explain that I simply wanted to say good-bye before going to my parents' for the holiday. He didn't believe me. I was terrified and, at times, could barely breathe because he had his full weight on me. Out of desperation, I asked him what his father would think of him, knowing that he was hurting me and holding me against my will. I knew that a reference to his father would get his attention. To my relief, he got off of me and I ran to the spare bedroom and locked the door. I was

certain he would kill me. He tried to get in the room with me but I wouldn't let him, staying there all night. By morning, he'd left for work and I, too, went to work. When I returned home, everything I had was packed and stacked outside. He told me my stuff took up too much room in the house so he'd moved it. As badly as I wanted to leave, I had no choice but to wait for my father, who was coming to take me home for the holidays.

As soon as my father arrived, we were gone. I had \$260.00 to my name, a car payment, and everything I owned in a small trailer. I thought we were safely on the way when I noticed Bill chasing us on the highway. When we pulled over, he told me that I'd taken the answering machine and he needed it.

We were divorced a short time later. He tried to contact me several times but I wasn't interested. Several years later, he called to tell me he was in a 12 Step program and wanted to apologize. I listened and thanked him for his apology. That was the last time I talked to him.

I am a survivor and a lucky one. The abuse I suffered was emotional, physical and verbal. Sometimes I would think I was losing my mind and I was at fault for everything. When the physical abuse started I was terrified. I know if I had stayed in that relationship I would be dead.

I have now come full circle. I am a successful professional with a wonderful husband who is my partner in life, my gift from God, my soul mate. I was able to triumph with the help of my friends, family and my faith. A friend once shared with me, "Life is like a coin. You can spend it any way you want but you can only spend it once." As I close my story, I encourage anyone reading this to seek help if you are in crisis. You have a purpose on this earth and you need to fulfill it. You are important, you are worthy, you are unique with many talents and you are of great value. One day, your story may help someone else.



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